

SUBSTITUTE TRUSTEE'S DEED

WILLIAM B. PALMERTREE, SUBSTITUTE TRUSTEE, GRANTOR
2540 Highway 51 South, Hernando, MS 38632
662-429-5277 901-521-9292

TO

FIRST TENNESSEE BANK NATIONAL ASSOCIATION, GRANTEE
165 Madison Ave., Memphis, TN 38103
901-523-4883 901-523-4130

Indexing Instructions: Lot 39, Section "B", Estates of Davis Grove Subdivision, situated in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat recorded thereof in Plat Book 100, Pages 9-11, Chancery Clerk's Office, DeSoto County, Mississippi.

WHEREAS, on the 8th day of February, 2007, The Better Homes Company, LLC, executed a Deed of Trust to Thomas F. Baker, IV, Trustee, for the benefit of First Tennessee Bank National Association, which Deed of Trust is recorded in Trust Deed Book 2658, Page 775 in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, the aforesaid First Tennessee Bank National Association appointed William B. Palmertree Substitute Trustee on the 7th day of July, 2009, by instrument recorded in Trust Deed Book 3054, Page 156 in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, default was made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms and conditions of said Deed of Trust and the holder of said indebtedness having requested the undersigned

Prepared By:

William B. Palmertree, MSB No. 101835
Walker, Brown, Brown & Graves, P.A.
2540 Highway 51 South, Hernando, MS 38632
662-429-5277

Substitute Trustee to execute the Trust and sell said land in accordance with the terms and conditions of said Deed of Trust.

THEREFORE, in consideration of the premises, I did, pursuant to said request, on the 7th day of August, 2009, within legal hours at the East Front Door of the County Courthouse in the City of Hernando, DeSoto County, Mississippi, offer for sale and sell at public outcry to First Tennessee Bank National Association, being the highest and best bidder for cash, at and for the sum of one hundred fifty-six thousand and no/100 dollars (\$156,000.00) the land mentioned in said Deed of Trust lying and being situated in DeSoto County, Mississippi, described more particularly as follows:

Lot 39, Section "B", Estates of Davis Grove Subdivision, situated in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat recorded thereof in Plat Book 100, Pages 9-11, Chancery Clerk's Office, DeSoto County, Mississippi.

The time, terms and conditions and place of sale were duly advertised for four (4) consecutive weeks immediately preceding the sale by publication in the *DeSoto Times Tribune*, a newspaper published and having a general circulation in DeSoto County, with Proof of said Publication being attached hereto and made a part hereof and by posting a Notice of said sale on the bulletin board of the Courthouse in said County on the 10th day of July, 2009, said Notice remaining on said bulletin board until the date of the sale.

THEREFORE, in consideration of the premises and the payment to the Substitute Trustee of the sum of one hundred fifty-six thousand and no/100 dollars (\$156,000.00) by First Tennessee Bank National Association, I, William B. Palmertree, Substitute Trustee, do hereby sell and convey to said First Tennessee Bank National Association the land hereinabove mentioned, conveying only such title as is vested in me as Substitute Trustee.

WITNESS my signature this 12th day of August, 2009.


William B. Palmertree, Substitute Trustee

Prepared By:

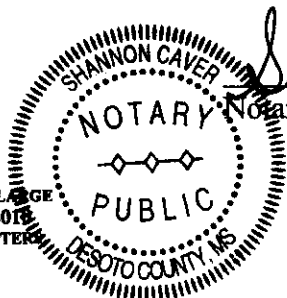
William B. Palmertree, MSB No. 101835
Walker, Brown, Brown & Graves, P.A.
2540 Highway 51 South, Hernando, MS 38632
662-429-5277

STATE OF MISSISSIPPI
COUNTY OF DESOTO

This day personally appeared before me, the undersigned authority in and for said County and State, the within named William B. Palmertree, Substitute Trustee, who acknowledged signing and delivering the above and foregoing Substitute Trustee's Deed on the day and date therein mentioned as a free and voluntary act and deed and for the purpose therein expressed.

GIVEN under my hand and official seal of office this the 12th day of August, 2009.

My Commission Expires:
NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: Feb 10, 2010
BONDED THRU NOTARY PUBLIC UNDERWRITERS



Shannon Q. Caver
Notary Public

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, the undersigned Notary Public in and for the state and county aforesaid, the undersigned Trustee who after being first duly sworn stated upon oath the following:

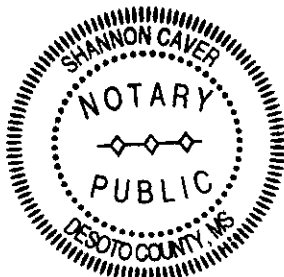
I do not have a financial or beneficial interest, either direct or indirect in the outcome of the sale or the beneficiary of the Deed of Trust described above.

William B. Palmertree

William B. Palmertree, Substitute Trustee

Sworn to and subscribed before me this the 12th day of August, 2009.

My Commission Expires:
NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: Feb 10, 2010
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Shannon Q. Caver
Notary Public

Prepared By:

William B. Palmertree, MSB No. 101835
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PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

WHEREAS, on the 8th day of February, 2007, The Better Homes Company, LLC, executed a Deed of Trust to Thomas F. Baker, IV, Trustee, for the benefit of First Tennessee Bank National Association, which Deed of Trust is recorded in Trust Deed Book 2658, Page 775, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, First Tennessee Bank National Association subsequently appointed William B. Palmertree as Substituted Trustee on the 7th day of July, 2009, by instrument recorded in Real Estate Deed of Trust Book 3054, Page 156, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, default has been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the holder of said indebtedness having requested the undersigned Substituted Trustee to execute the trust and sell said land in accordance with the terms and conditions of said Deed of Trust,

NOW, THEREFORE, I, William B. Palmertree, Substituted Trustee, under the terms and provisions of and by virtue of the authority conferred upon me in said Deed of Trust, will on the 7th day of August, 2009, offer for sale at public outcry and sell within legal hours at the East Front door of the County Courthouse in Hernando, DeSoto County, Mississippi, to the highest and best bidder for cash, the lands lying and being situated in DeSoto County, Mississippi, described more particularly as follows, to-wit:

Lot 39, Section "B", Estates of Davis Grove Subdivision, situated in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat recorded thereof in Plat Book 100, Pages 9-11, Chancery Clerk's Office, DeSoto County, Mississippi.

I will sell and convey only such interest as is vested in me as Substituted Trustee.

WITNESS my signature this 10th day of July, 2009.

/s/William B. Palmertree

William B. Palmertree - Substituted Trustee
Publish 4 Times: 7/16/2009, 7/23/2009, 7/30/2009, 8/6/2009

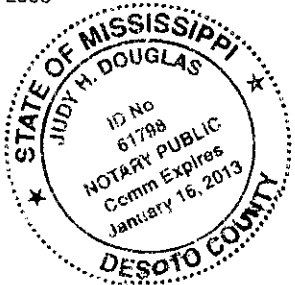
Volume No. 114 on the 16 day of July, 2009
Volume No. 114 on the 23 day of July, 2009
Volume No. 114 on the 30 day of July, 2009
Volume No. 114 on the 6 day of Aug., 2009
Volume No. _____ on the _____ day of _____, 2009
Volume No. _____ on the _____ day of _____, 2009

Diane Smith

Sworn to and subscribed before me, this 6 day of Aug, 2009

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 344 words @ .12 \$ 41.28
B. 3 subsequent insertions of 1032 words @ .10 \$ 103.20
C. Making proof of publication and depositing to same \$ 3.00
TOTAL PUBLISHER'S FEE: \$ 147.48